

**UNITED STATES BANKRUPTCY COURT  
SOUTHERN DISTRICT OF INDIANA  
INDIANAPOLIS DIVISION**

In re:	§ Case No. 12-06292-RLM-7
DENNY GENE KEMP	§
	§
	§
	§
Debtor	§

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**TRUSTEE'S FINAL REPORT (TFR)**

The undersigned trustee hereby makes this Final Report and states as follows:

1. A petition under chapter 7 of the United States Bankruptcy Code was filed on 05/25/2012. The undersigned trustee was appointed on 05/25/2012.
2. The trustee faithfully and properly fulfilled the duties enumerated in 11 U.S.C. § 704.
3. All scheduled and known assets of the estate have been reduced to cash, released to the debtor as exempt property pursuant to 11 U.S.C. § 522, or have been or will be abandoned pursuant to 11 U.S.C. § 554. An individual estate property record and report showing the disposition of all property of the estate is attached as **Exhibit A**.
4. The trustee realized gross receipts of \$1,268.68

Funds were disbursed in the following amounts:

Payments made under an interim distribution	<u>\$0.00</u>
Administrative expenses	<u>\$0.00</u>
Bank service fees	<u>\$2.93</u>
Other Payments to creditors	<u>\$0.00</u>
Non-estate funds paid to 3 <sup>rd</sup> Parties	<u>\$0.00</u>
Exemptions paid to the debtor	<u>\$0.00</u>
Other payments to the debtor	<u>\$0.00</u>
Leaving a balance on hand of <sup>1</sup>	<u>\$1,265.75</u>

The remaining funds are available for distribution.

5. Attached as **Exhibit B** is a cash receipts and disbursements record for each estate bank account.

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<sup>1</sup> The balance on funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursements will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. § 326(a) on account of the disbursement of the additional interest.

6. The deadline for filing non-governmental claims in this case was 11/15/2012 and the deadline for filing government claims was 12/15/2012. All claims of each class which will receive a distribution have been examined and any objections to the allowance of claims have been resolved. If applicable, a claims analysis, explaining why payment on any claim is not being made, is attached as **Exhibit C**.
7. The Trustee's proposed distribution is attached as **Exhibit D**.
8. Pursuant to 11 U.S.C. § 326(a), the maximum compensation allowable to the trustee is \$317.17. To the extent that additional interest is earned before case closing, the maximum compensation may increase.

The trustee has received \$0.00 as interim compensation and now requests the sum of \$317.17, for a total compensation of \$317.17<sup>2</sup>. In addition, the trustee received reimbursement for reasonable and necessary expenses in the amount of \$0.00, and now requests reimbursement for expenses of \$34.04, for total expenses of \$34.04.

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Date: 07/09/2013

By: /s/ Richard E. Boston  
Trustee

**STATEMENT:** This Uniform form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

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<sup>2</sup> If the estate is administratively insolvent, the dollar amounts reflected in this paragraph may be higher than the amounts listed in the Trustee's Proposed Distribution (Exhibit D).

## INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT

## ASSET CASES

Page No: 1

Exhibit A

Case No.: 12-06292-RLM-7  
 Case Name: KEMP, DENNY GENE  
 For the Period Ending: 7/9/2013

Trustee Name: Richard E. Boston  
 Date Filed (f) or Converted (c): 05/25/2012 (f)  
 §341(a) Meeting Date: 07/18/2012  
 Claims Bar Date: 11/15/2012

1	2	3	4	5	6	
Ref. #	Asset Description (Scheduled and Unscheduled (u) Property)	Petition/ Unscheduled Value	Estimated Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Abandoned OA =§ 554(a) abandon.	Sales/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1	302 Cherokee Lane Centerville IN 47330	\$168,200.00	\$0.00	OA	\$0.00	FA
2	cash on hand	\$50.00	\$0.00	OA	\$0.00	FA
3	First Bank Richmond Checking account	\$500.00	\$193.63		\$193.63	FA
4	miscellaneous household goods	\$400.00	\$0.00	OA	\$0.00	FA
5	cd's & dvd's	\$100.00	\$0.00	OA	\$0.00	FA
6	wearing apparel	\$100.00	\$0.00	OA	\$0.00	FA
7	golf clubs	\$100.00	\$0.00	OA	\$0.00	FA
8	Life insurance through employer	\$0.00	\$0.00	OA	\$0.00	FA
9	401K	\$9,878.23	\$0.00	OA	\$0.00	FA
10	Variable Annuity Retirement-American Family; minor children as beneficiary	\$12,000.00	\$0.00	OA	\$0.00	FA
11	2012 Federal and State Tax Refunds (u)	Unknown	\$1,075.05		\$1,075.05	\$0.00
12	1997 Toyota Camry	\$1,500.00	\$0.00	OA	\$0.00	FA
<b>TOTALS (Excluding unknown value)</b>						<b>Gross Value of Remaining Assets</b>
		<b>\$192,828.23</b>	<b>\$1,268.68</b>		<b>\$1,268.68</b>	<b>\$0.00</b>

**Major Activities affecting case closing:**

2012 Federal and State tax refunds, First Bank Richmond checking account

rtc

Reviewed claims all claims allowed tfr and te app fees submitted to UST. No notice needed.

Initial Projected Date Of Final Report (TFR): 12/30/2013Current Projected Date Of Final Report (TFR): 07/09/2013/s/ RICHARD E. BOSTON

RICHARD E. BOSTON

**FORM 2****CASH RECEIPTS AND DISBURSEMENTS RECORD**

Case No. 12-06292-RLM-7  
 Case Name: KEMP, DENNY GENE  
 Primary Taxpayer ID #: \*\*\*\*\*1720  
 Co-Debtor Taxpayer ID #: \_\_\_\_\_  
 For Period Beginning: 5/25/2012  
 For Period Ending: 7/9/2013

Trustee Name: Richard E. Boston  
 Bank Name: Bank of Texas  
 Checking Acct #: \*\*\*\*\*3323  
 Account Title: \_\_\_\_\_  
 Blanket bond (per case limit): \$114,123,713.00  
 Separate bond (if applicable): \_\_\_\_\_

1	2	3	4	5	6	7	
Transaction Date	Check / Ref. #	Paid to/ Received From	Description of Transaction	Uniform Tran Code	Deposit \$	Disbursement \$	Balance
05/14/2013		First Bank Richmond	Tax refund & bank account	*	\$1,268.68		\$1,268.68
	{3}			\$193.63	1129-000		\$1,268.68
	{11}			\$1,075.05	1224-000		\$1,268.68
05/31/2013		Bank of Texas	Account Analysis Fee	2600-000		\$0.96	\$1,267.72
06/28/2013		Bank of Texas	Account Analysis Fee	2600-000		\$1.97	\$1,265.75

<b>TOTALS:</b>	\$1,268.68	\$2.93	\$1,265.75
<b>Less: Bank transfers/CDs</b>	\$0.00	\$0.00	
<b>Subtotal</b>	\$1,268.68	\$2.93	
<b>Less: Payments to debtors</b>	\$0.00	\$0.00	
<b>Net</b>	\$1,268.68	\$2.93	

**For the period of 5/25/2012 to 7/9/2013**

Total Compensable Receipts:	\$1,268.68
Total Non-Compensable Receipts:	\$0.00
Total Comp/Non Comp Receipts:	\$1,268.68
Total Internal/Transfer Receipts:	\$0.00
Total Compensable Disbursements:	\$2.93
Total Non-Compensable Disbursements:	\$0.00
Total Comp/Non Comp Disbursements:	\$2.93
Total Internal/Transfer Disbursements:	\$0.00

**For the entire history of the account between 05/11/2013 to 7/9/2013**

Total Compensable Receipts:	\$1,268.68
Total Non-Compensable Receipts:	\$0.00
Total Comp/Non Comp Receipts:	\$1,268.68
Total Internal/Transfer Receipts:	\$0.00
Total Compensable Disbursements:	\$2.93
Total Non-Compensable Disbursements:	\$0.00
Total Comp/Non Comp Disbursements:	\$2.93
Total Internal/Transfer Disbursements:	\$0.00

**CASH RECEIPTS AND DISBURSEMENTS RECORD**

Case No. 12-06292-RLM-7  
 Case Name: KEMP, DENNY GENE  
 Primary Taxpayer ID #: \*\*\*\*\*1720  
 Co-Debtor Taxpayer ID #: \_\_\_\_\_  
 For Period Beginning: 5/25/2012  
 For Period Ending: 7/9/2013

Trustee Name: Richard E. Boston  
 Bank Name: Bank of Texas  
 Checking Acct #: \*\*\*\*\*3323  
 Account Title: \_\_\_\_\_  
 Blanket bond (per case limit): \$114,123,713.00  
 Separate bond (if applicable): \_\_\_\_\_

1	2	3	4	5	6	7	
Transaction Date	Check / Ref. #	Paid to/ Received From	Description of Transaction	Uniform Tran Code	Deposit \$	Disbursement \$	Balance

TOTAL - ALL ACCOUNTS	NET DEPOSITS	NET DISBURSE	ACCOUNT BALANCES
	\$1,268.68	\$2.93	\$1,265.75

**For the period of 5/25/2012 to 7/9/2013**

Total Compensable Receipts:	\$1,268.68
Total Non-Compensable Receipts:	\$0.00
Total Comp/Non Comp Receipts:	<u>\$1,268.68</u>
Total Internal/Transfer Receipts:	\$0.00
Total Compensable Disbursements:	\$2.93
Total Non-Compensable Disbursements:	\$0.00
Total Comp/Non Comp Disbursements:	<u>\$2.93</u>
Total Internal/Transfer Disbursements:	\$0.00

**For the entire history of the case between 05/25/2012 to 7/9/2013**

Total Compensable Receipts:	\$1,268.68
Total Non-Compensable Receipts:	\$0.00
Total Comp/Non Comp Receipts:	<u>\$1,268.68</u>
Total Internal/Transfer Receipts:	\$0.00
Total Compensable Disbursements:	\$2.93
Total Non-Compensable Disbursements:	\$0.00
Total Comp/Non Comp Disbursements:	<u>\$2.93</u>
Total Internal/Transfer Disbursements:	\$0.00

Case No. 12-06292-RLM-7  
 Case Name: KEMP, DENNY GENE  
 Claims Bar Date: 11/15/2012

Trustee Name: Richard E. Boston  
 Date: 7/9/2013

Claim No.:	Creditor Name	Claim Date	Claim Class	Claim Status	Uniform Tran Code	Scheduled Amount	Claim Amount	Amount Allowed	Amount Paid	Interest	Tax	Net Remaining Balance
3	CAPITAL ONE NA  c/o Becket and Lee LLP POB 3001 Malvern PA 19355-0701	10/23/2012	General Unsecured § 726(a)(2)	Allowed	7100-000	\$0.00	\$347.83	\$347.83	\$0.00	\$0.00	\$0.00	\$347.83
5	CAPITAL ONE, N.A.  Bass & Associates, P.C. 3936 E. Ft. Lowell Road, Suite #200 Tucson Az 85712	11/12/2012	General Unsecured § 726(a)(2)	Allowed	7100-000	\$0.00	\$3,638.39	\$3,638.39	\$0.00	\$0.00	\$0.00	\$3,638.39
4	CITIBANK, N.A.  c/o American InfoSource LP PO Box 248840 Oklahoma City OK 73124-8840	10/24/2012	General Unsecured § 726(a)(2)	Allowed	7100-000	\$0.00	\$9,455.91	\$9,455.91	\$0.00	\$0.00	\$0.00	\$9,455.91
2	DISCOVER BANK  DB Servicing Corporation PO Box 3025 New Albany OH 43054-3025	08/20/2012	General Unsecured § 726(a)(2)	Allowed	7100-000	\$0.00	\$1,190.76	\$1,190.76	\$0.00	\$0.00	\$0.00	\$1,190.76
1	GE CAPITAL RETAIL BANK  c/o Recovery Management Systems Corp 25 SE 2nd Ave Suite 1120 Miami FL 33131-1605	08/19/2012	General Unsecured § 726(a)(2)	Allowed	7100-000	\$0.00	\$3,677.69	\$3,677.69	\$0.00	\$0.00	\$0.00	\$3,677.69
6	PORTFOLIO RECOVERY ASSOCIATES, LLC POB 12914 Norfolk VA 23541	11/14/2012	General Unsecured § 726(a)(2)	Allowed	7100-000	\$0.00	\$8,551.90	\$8,551.90	\$0.00	\$0.00	\$0.00	\$8,551.90
						\$26,862.48	\$26,862.48	\$0.00	\$0.00	\$0.00	\$0.00	\$26,862.48

Case No. 12-06292-RLM-7  
Case Name: KEMP, DENNY GENE  
Claims Bar Date: 11/15/2012

Trustee Name: Richard E. Boston  
Date: 7/9/2013

## CLAIM CLASS SUMMARY TOTALS

Claim Class	Claim Amount	Amount Allowed	Amount Paid	Interest	Tax	Net Remaining Balance
General Unsecured § 726(a)(2)	\$26,862.48	\$26,862.48	\$0.00	\$0.00	\$0.00	\$26,862.48

Exhibit D

**TRUSTEE'S PROPOSED DISTRIBUTION**

Case No.: 12-06292-RLM-7  
 Case Name: DENNY GENE KEMP  
 Trustee Name: Richard E. Boston

Balance on hand: \$1,265.75

Claims of secured creditors will be paid as follows: NONE

Total to be paid to secured creditors:	<u>\$0.00</u>
Remaining balance:	<u>\$1,265.75</u>

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
Richard E. Boston, Trustee Fees	\$317.17	\$0.00	\$317.17
Richard E. Boston, Trustee Expenses	\$34.04	\$0.00	\$34.04

Total to be paid for chapter 7 administrative expenses:	<u>\$351.21</u>
Remaining balance:	<u>\$914.54</u>

Applications for prior chapter fees and administrative expenses have been filed as follows:  
 NONE

Total to be paid to prior chapter administrative expenses:	<u>\$0.00</u>
Remaining balance:	<u>\$914.54</u>

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are: NONE

Total to be paid to priority claims:	<u>\$0.00</u>
Remaining balance:	<u>\$914.54</u>

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$26,862.48 have been allowed and will be paid *pro rata* only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 3.4 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No.	Claimant	Allowed Amt. of Claim	Interim Payments to Date	Proposed Amount
1	GE Capital Retail Bank	\$3,677.69	\$0.00	\$125.21
2	Discover Bank	\$1,190.76	\$0.00	\$40.54
3	Capital One NA	\$347.83	\$0.00	\$11.84
4	Citibank, N.A.	\$9,455.91	\$0.00	\$321.93
5	Capital One, N.A.	\$3,638.39	\$0.00	\$123.87
6	Portfolio Recovery Associates, LLC	\$8,551.90	\$0.00	\$291.15

Total to be paid to timely general unsecured claims:	\$914.54
Remaining balance:	<u>\$0.00</u>

Tardily filed claims of general (unsecured) creditors totaling \$0.00 have been allowed and will be paid *pro rata* only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent, plus interest (if applicable).

Tardily filed general (unsecured) claims are as follows: NONE

Total to be paid to tardily filed general unsecured claims:	\$0.00
Remaining balance:	<u>\$0.00</u>

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$0.00 have been allowed and will be paid *pro rata* only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent, plus interest (if applicable).

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows: NONE

Total to be paid for subordinated claims:	\$0.00
Remaining balance:	<u>\$0.00</u>

